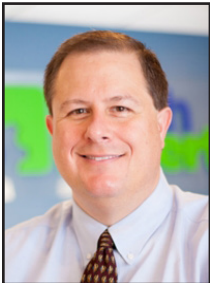


## Planning Tips: Don't Wait Until After Disaster Strikes



*Thomas Fox is president of Tech Experts, southeast Michigan's leading small business computer support company.*

Fun fact. Did you know that floods and droughts kill far more Americans a year than earthquakes, tornadoes, and hurricanes?

In 2019, the US recorded 1,520 tornadoes and 1,126 in 2018. So far, 2020 is showing a downward trend with only 602 tornadoes in May compared to May of 2019, which had 932.

What is even more surprising is when you look at the Insurance Information Institute's data of events for 2019, the events that caused the most deaths and damage to the respective communities were actually severe thunderstorms and winter storms.

If there is anything that is guaranteed when it comes to severe weather it is that your business will be affected by one. The when, what and how are the unknowns.

In order to protect your business from these events, you need to have a process in place before you find yourself on the wrong side of a significant weather event.

Your business should create an "emergency operations plan." The

Peril	Number of event (2)	Fatalities	Overall damage in mio. US\$ Original values	Insures losses in mio. US\$ Original values (3)
Wildfire, heat waves, and drought	9	11	1,300	830
Tropical cyclone	5	16	3,900	1,900
Sever thunderstorm	49	70	27,000	20,300
Winter storms and cold waves	16	73	7,400	2,100
Flood, flash flood	9	7	10,100	200
Earthquake and geophysical	2	3	180	50
<b>Total</b>	<b>90</b>	<b>180</b>	<b>49,900</b>	<b>25,500</b>

emergency operations plan will help your leadership and staff know what their roles will be if a natural disaster should strike. It should cover things like:

- Who will be in charge?
- What and how will responsibilities be delegated to employees, whether on-site or off-site?
- What will happen if your business physical structures are directly impacted?
- How will you continue to maintain as much of "business-as-usual" as you can?
- Do you have the ability to work remotely until the physical structure is safe to return to?
- How will you direct inquiries and customer needs to the right person when your typical infrastructure is no longer accessible?
- How will your employees access the critical business information needed to effectively serve your customers?

You should also have a communications crisis plan as a part of your emergency operations plan that addresses how to communicate

with your employees. Should it be telephone, email, or text? Gather emergency contact information such as personal cell phones and email addresses and ensure these are updated regularly.

It is also a good idea to have a disaster fund set aside in the event your business is unable to generate revenue in the direct aftermath of the natural disaster. This will allow you to continue payroll as you recover - and something your employees will be very thankful for.

You also need to make some decisions on how you will communicate to your clients. What message do you want to send? Have a pre-written sample message available that can easily be communicated to all of your customers through social media, emails, press releases, or other modes of communications as soon as possible following an event.

Be sure to include a good, working phone number or other contact information where someone can be



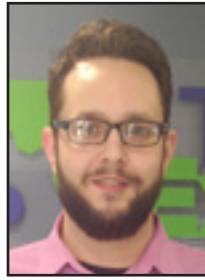
If there is anything that is guaranteed when it comes to severe weather it is that your business will be affected by one. The when, what and how are the unknowns.

*Continued on page 4*



## This Is Now The Biggest Crime Risk To Your Business

*“With one in ten people falling prey to Internet fraudsters and over five million cases reported every year, cyber criminals are very real predators that can have a devastating effect on your personal life, your business, and your credit rating.”*



Jason Cooley is Support Services Manager at Tech Experts.

If someone asked you to take a wild guess at the world’s biggest crime, what do you think? Burglary

And these figures are just the tip of the iceberg. Many more cybercrimes are believed to go unreported because victims feel too embarrassed to let on that they’ve been duped by a stranger sitting behind a keyboard.

The digital age comes with lots of well documented pros and cons. We can now work from anywhere

dards. And the really scary thing is that the ever-increasing industry called data theft is now relatively easy for anyone to get involved in.

Gone are the days of 1980s sci fi movies, where computer hackers were dark, mysterious and possessed savant-like levels of intelligence.

maybe? Common assault? Or perhaps you might take a more humorous approach and suggest man buns or women with ridiculous eyebrows?

Well, you might be surprised (and a little concerned) to find out that the most commonly reported crime right now is actually online fraud, AKA cybercrime.

With one in ten people falling prey to Internet fraudsters and over five million cases reported every year, cyber criminals are very real predators that can have a devastating effect on your personal life, your business, and your credit rating.



in the world and stay constantly connected, but that has an added effect on our personal lives and stress levels.

Cybercrime costs billions of dollars every year. That’s an obscene amount of money by anyone’s stan-

Today anyone with the inclination and \$50 to spend can pick up a powerful piece of software that will enable them to hack into your computer systems and wreak havoc.

Funnily enough - the best way to be 100% sure a hacker can’t break into your business is to not use computers. We all know that’s not possible.

The second best way is to make sure you have next generation cybersecurity protection and tools in place.

Call us today at (734) 457-5000 or email at [info@mytechexperts.com](mailto:info@mytechexperts.com) to chat about your cybersecurity coverage.

## Are You Using Multi-factor Authentication Yet?

Robust security is key for storing data. Cyber-criminals are targeting all businesses all the time, using clever automated tools to sniff out weaknesses they can exploit. Don’t make it easy for them.

Multi-factor authentication gives you another level of security when logging into apps.

What is it? You’ve probably used it when you log into your bank account. You enter your password, then on the next screen, you click to have

a code texted to your phone, which you enter as a second, single-use password.

The thing is, it’s not just for your bank. You can use it to access many applications.

It’s simple to set up, and you can use it for any account that holds data you’d rather not fall into the wrong hands.

There are lots of different ways to do multi-factor authentication to protect

your business’s data:

- The text message approach: That’s lots better than nothing, but is the least secure multi-factor authentication
- Generate a code on your cell phone: This is better
- Have a special small USB device that must be plugged into your laptop

If you’re unsure how to set this up, please give us a call at (734) 457-5000. We’d love to help.



## Buyer Beware: New Phishing Scams Appearing On Craigslist

Craigslist email scams come in many shapes and forms, but in general, a Craigslist email scammer is known to do at least one of the following things:

- Ask for your real email address for any reason at all.
- Insist on communicating by email only (using either your Craigslist email or your real email).
- Send you fake purchase protection emails that appear to be from Craigslist itself.

### Asking for your real email address

Scammers might ask you for your real email address for any of the following reasons:

The scammer claims they want to send payment via PayPal. Scammers posing as buyers might try to talk you into accepting online payments, such as those via PayPal.

Once you give your PayPal email address to the scammer, however, they can easily send you a fake PayPal confirmation email to make you think that they paid when they really didn't.

The scammer claims they use a third-party to securely handle the payment. Similar to the PayPal scenario above, a scammer (posing as either a buyer or a seller) might ask for your real address so that they can send a fake email that appears to come from an official third party.

These types of emails typically are cleverly designed to look like they offer a guarantee on your transaction, certify the seller, or inform you that the payment will be

securely handled by the third party.

The scammer intends to send you multiple scam and spam messages. A scammer who asks for your real email address might be creating a list of victims they're targeting to hack their personal information.

They could be planning to send you phishing scams, money or lottery scams, survey scams or even social network scams.

### Insisting on communicating entirely by email

Scammers might insist on talking exclusively by email for any of the following reasons:

The scammer can't speak to you by phone or meet up in person. Many Craigslist scammers operate overseas and don't speak English as their first language, which is why they prefer to do everything via email. If they're posing as a seller, they almost definitely don't have the item you're trying to buy and are just trying to get your money.

The scammer is following a script and has an elaborate personal story to share. Scammers use scripts so that they can scam multiple people. If they're posing as a buyer, they might refer to "the item" instead of saying what the item actually is.

Since English is typically not most scammers' first language and they operate around the world, it's very common for them to misspell words or use improper grammar. And finally, to back up why they can't meet up or need payment immediately, they'll describe in detail all the problems they're currently fac-

ing/have faced in order to get you to sympathize with them.

The scammer is looking to pressure you to make a payment, or wants to send a cashier's check. Using their elaborate story, the scammer who's posing as a seller might ask you to make a deposit via a third party such as PayPal, Western Union, MoneyGram, an escrow service, or something else.

They might even convince you to make multiple payments over a period of time, looking to extract as much money from you as possible before you realize you're not getting what you're paying for.

On the other hand, the scammer who's posing as a buyer might offer to send a cashier's check, which will likely be discovered as fraudulent days or weeks later.

Beware of anyone who tells you they're in the military. This is a strong sign of a scam.

### Sending fake purchase protection emails

Scammers have been known to send protection plan emails that appear to be from Craigslist. Of course, Craigslist doesn't back any transactions that occur through its site, so any emails you receive claiming to verify or protect your purchases via Craigslist are completely fake.

The most important thing you can do to avoid getting involved in a Craigslist email scam is to never give away your real email address to anyone you're speaking to from Craigslist.

*"Scammers have been known to send protection plan emails that appear to be from Craigslist. Of course, Craigslist doesn't back any transactions that occur through its site, so any emails you receive claiming to verify or protect your purchases via Craigslist are completely fake."*



### Contact Information

**24 Hour Computer  
Emergency Hotline**  
(734) 240-0200

**General Support**  
(734) 457-5000  
(888) 457-5001

support@MyTechExperts.com

**Sales Inquiries**  
(734) 457-5000  
(888) 457-5001

sales@MyTechExperts.com

Take advantage of  
our client portal!

Log on at:  
[www.TechSupportRequest.com](http://www.TechSupportRequest.com)



**TECH  
EXPERTS**

**15347 South Dixie Highway  
Monroe, MI 48161  
Tel (734) 457-5000  
Fax (734) 457-4332  
info@MyTechExperts.com**

*Tech Experts® and the Tech Experts  
logo are registered trademarks of  
Tech Support Inc.*

## Planning Tips: Don't Wait Until After Disaster Strikes, continued

reached if they have any questions. If you have to close for any amount of time, be sure to also remind your customers when you are back up and running at full capacity.

Make sure you have backups and that they're tested frequently. We cannot emphasize enough the need for multiple forms of back up of critical corporate data that keeps your business running.

On-site and off-site geo-redundant back up options are crucial, and we would even recommend having a cloud back up solution as a third layer of protection should both the on-site and off-site be affected.

Review your business insurance coverage. As your business grows, so will your insurance needs. Keep in regular contact with your insurance agent to ensure that you have the right amount and type of cover-

age to ensure your business.

Not all types of disasters are automatically covered. Flood coverage, for example, is usually an add-on. Be sure that you have the right coverage for your needs and location and natural disaster risk.

Truly, no one is immune from some form of a natural disaster. While some may be at a higher risk of certain types of disasters, depending on their geographical location, the reality is that we all are in danger of experiencing some sort of natural disaster.

How many of us would have predicted last year that we would have had to develop and get ready for a global pandemic that completely shifted the way we have to get business done? You need to have this plan to protect you and your business so you can react quickly

and strategically the moment a disaster occurs.

Things to keep in mind post-disaster are:

- Employee safety
- Customer needs
- Supplier and supply chain risk management
- Local regulatory requirements

We know that planning for an event like a natural disaster is not the highest priority in keeping your business operating on a daily basis. But, just like a will, it is critical to ensure that your business continues and your assets go where they are needed if something were to happen that significantly impacts your business.

We are here to help you devise this plan and strategy and keep your business running if the unthinkable happens.

## Three Ways To Avoid Work From Home Burnout

The lines between work and non-work have blurred for so many people. For those who are still working from home (WFH), they may now be in their sixth consecutive month where there's little balance between what they do professionally and personally.

Because when the work is sitting there in your personal space, it's far too easy to work early or late – or both. Accidentally spotting that “urgent” email just before you're about to go to bed really is incredibly damaging.

Added pressures of childcare have made this worse. Some parents feel that working all hours is the only way they can make up for the perceived reduced quality in their work.

The stress of constantly working (or constantly thinking about work) is

dangerous. Our bodies and minds simply aren't designed to be “on” all the time.

This is bad for our mental health. Which can easily have a negative effect on our physical health too. As IT specialists, we've been working remotely for years. Here are our top 3 suggestions to avoid WFH burnout.

1) Have physical ways to transition from personal you to work you, and back again. The easiest way to do this is with a dedicated workspace that's strictly only used for work.

Even a specific seat at a table can be dedicated to work, even if you sit in other seats to do other things, like eat or play games. Some people dress for work each day, so they can change their clothes to mark the end of the working day.

2) Set strict work hours and stick to them. 9 to 5 might be impossible, but you can still have set work times, even if they're scattered throughout the day. Make sure your family knows when you're working. This is where having a set physical space can really help. In your non-work hours, make sure you only do non-work things. And do not check your email!

3) Prioritize what really matters: The other downside of sitting surrounded by work all the time is that there's always something else that can be done. There's no point working on minor tasks at 11pm at night, because the chances are, you're not actually achieving anything meaningful. Assume you have 3-4 hours of truly productive time each day. And make sure you get and stay organized to achieve the most important things in this time.